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      (c) 2001 The New York Times
File 475:Wall Street Journal Abs 1973-2001/Jun 28
      (c) 2001 The New York Times
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Set	Items	Description
S1	559727	DOCUMENT? OR CHECK? ? OR CHEQUE? ? OR INSTRUMENT? OR MONETARY() TRANSACTION? OR MONEY() ORDER?
S2	217	S1(5N) (ATM OR (TELLER? OR TRANSACTION? OR BANK?) () (MACHINE? OR TERMINAL?) OR KIOSK?)
S3	31	S2(5N) (CASH OR CASHES' OR CASHING OR CASHED)
S4	18	S3 AND (REMIT? OR DEPOSIT? OR DISPENS? OR TRANSFER? OR WIRE OR MONEY() ORDER? OR TOUCHSCREEN? OR TOUCH() SCREEN?)
S5	3	S3 AND (SIGNATURE? OR ENDORS? OR SIGNED OR BIOMETRIC? OR I-RIS? OR RETINA? OR FINGER() PRINT? OR FINGERPRINT? OR VOICE OR FACIAL OR FACE OR HAND)
S6	9	S2 AND (BILL OR BILLS) (2N) (PAY? OR PAID OR PAYMENT)
S7	6	S2 AND (CAR OR COURTESY() AMOUNT() RECOGNI? OR LAR OR LEGAL(-) AMOUNT() RECOGNI? OR MICR OR CHARACTER() RECOGNI? OR OCR)
S8	46730	(IMAGE OR IMAGES) (5N) (VALID? OR VERIFY? OR EVALUAT? OR SUBSTANTIAT? OR CONFIRM? OR AUTHENTIC? OR ANALYS? OR ANALYZ? OR ANALYT?)
S9	43	S3 OR S4 OR S5 OR S6 OR S7
S10	41	RD (unique items)
S11	28	S10 AND PY=<1997

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/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2001 ProQuest Info&Learning. All rts. reserv.

755811 ORDER NO: AAD81-19539

**ELECTRONIC FUNDS TRANSFER SYSTEMS IN THE RETAIL INDUSTRIES: PAST, PRESENT,
AND FUTURE**

Author: BITTER, CAROLE F.

Degree: PH.D.

Year: 1981

Corporate Source/Institution: CORNELL UNIVERSITY (0058)

Source: VOLUME 42/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1728. 437 PAGES

Year: 1981

...of payroll in the public and private sector. (2) Check authorization. (3) Check verification. (4) Check guarantee. (5) Automated teller machines . (6) Automated clearing houses. (7) Retail point-of-sale systems. (8) Bill paying via telephone. (9) Cash dispensing units. (10) Automatic transfer service accounts.

There is a multi...

11/3,K/2 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2001 The Gale Group. All rts. reserv.

06358071

germany.net will an die Spitze

GERMANY: GERMANY.NET MAKES PROGRESS

Hannoversche Allgemeine Zeitung (XGX) 27 Aug 1996 p.19

Language: GERMAN

PRODUCT: Instruments & Related Products
1996

11/3,K/3 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2001 The Gale Group. All rts. reserv.

06309197

Citibank stoot deel papierwerk af aan Kodak ..

BELGIUM: CITIBANK OUTSOURCING CONTRACT FOR KODAK

De Financieel Economische Tijd (FET) 09 May 1996 p.8

Language: FLEMISH

... Kodak Imaging Services (KIS) to digitalize some of its paper work. KIS will digitalize money transfers , cheques and cash transactions, and make the data available on-line in a second stage...

PRODUCT: Cash Dispensers /ATM Systems
1996

11/3,K/4 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2001 The Gale Group. All rts. reserv.

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06164394

Mit Geldautomaten Geld verdienen

SWITZERLAND: ASCOM LEADING IN PAYMENT AUTOMATION

Der Bund (XGK) 10 Jun 1995 p.25

Language: GERMAN

... Guemligen, which claims an 11% share in the world market for payment services automation including **teller machines**, ticket vendors, **check-out** systems and telephone **cash** collectors, is set to further strengthen its leading position in this niche estimated at a...

PRODUCT: Production Management **Cash Dispensers /ATM Systems**
1995

11/3,K/5 (Item 4 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2001 The Gale Group. All rts. reserv.

06128442

Post Office introduces new services

TAIWAN: POST OFFICE TO LAUNCH BANKING SERVICES

Commercial Times (XKC) 18 March 1995 p.6

Language: CHINESE

The Taiwan Postal Bureau (translated name) will launch new banking services including stamps and gift **cheques** purchases from Automatic **Teller Machine (ATM)**, **cash card depository** service and telegraphic cash **transfer** through other banks by using accounts in Postal Bureau by the end of 1995. ATM...

... 24 hours. IC card service will also be developed and the amount of telegraphic cash **transfer** and gift cheque will be raised. The Bureau will introduce low premium whole life insurance...

1995

11/3,K/6 (Item 5 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2001 The Gale Group. All rts. reserv.

06071047

Ipsa crea un sistema de gestion digital para carteras/

SPAIN:NEW BANK DIGITALISATION SYSTEM

Cinco Dias (CDS) 3 Nov 1994 p.18

Language: SPANISH

... has announced the development of the Actril-CDB system which allows the digitalisation of bank **remittances** and the automatic retrieval of data contained on each document. The system has involved investment...

PRODUCT: **Cash Dispensers /ATM Systems**
1994

11/3,K/7 (Item 6 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2001 The Gale Group. All rts. reserv.

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06002162

Co-op starts strategic roll out of kiosks
UK: CO-OP BANK TO ROLL OUT KIOSK NETWORK
Banking Technology (BTY) Jun 1994 p.4
Language: ENGLISH

The Co-operative Bank is to roll out a network of 20 banking **kiosks**
fitted with **cash dispensers** and **cheque deposit** terminals plus
video links to the bank's 24 hour banking service. As the machines...

PRODUCT: Nonbank Credit Institutions **Cash Dispensers /ATM Systems**
1994

11/3,K/8 (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2001 The Gale Group. All rts. reserv.

05935468
paperwork at a standstill when cheques go digital
UK: GIROBANK USES IMAGING SYSTEMS
Independent on Sunday (TIS) 06 Feb 1994 p. S4
Language: ENGLISH

PRODUCT: **Cash Dispensers /ATM Systems**
1994

11/3,K/9 (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2001 The Gale Group. All rts. reserv.

04214705
CHEMICAL BANK MONITORS CUSTOMER BALANCES
US - CHEMICAL BANK MONITORS CUSTOMER BALANCES
Wall Street Journal Europe (WSJ) 16 April 1991 p13

...now expect to pay a fee of 35 cents, an increase of 10 cents, for
cheques and **cash** withdrawals from **automatic teller machines**.
Clients who keep their monthly balance above USDlr3k are not subject to
fees.

1991

11/3,K/10 (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2001 The Gale Group. All rts. reserv.

04120285
INTERBOLD INTRODUCES CHEQUE PROCESSING MODULE
US - INTERBOLD INTRODUCES CHEQUE PROCESSING MODULE
Financial Technology Bulletin (FTB) 0 February 1991 p6

... displaying their images on screen. Said to be the first step towards
digital processing of **ATM** **cheque** deposits using high-speed image
processing systems, the cheque processing module is initially being aimed
...

...cheque. The module picks up account and branch information for automated

Search report

processing by reading the **MICR** line on the cheque, and allows cheques to be cashed or deposited to an account.

1991

11/3,K/11 (Item 10 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
(c) 2001 The Gale Group. All rts. reserv.

03728581
IBM AND DIEBOLD MERGE ATM OPERATIONS
US - IBM AND DIEBOLD MERGE ATM OPERATIONS
Banking Technology (BTY) 0 September 1990 p7
ISSN: 0266-0865

... will be the majority shareholder. The JV company will develop ATM products which can provide **ATM** users with stamps, travellers **cheques**, shopping coupons and also allow them to **pay bills**. New models will also feature voice capabilities and fingerprint identification, instead of PIN numbers.

1990

11/3,K/12 (Item 1 from file: 2)
DIALOG(R) File 2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

5190143 INSPEC Abstract Number: C9603-7120-047
Title: Self service document processing for banking automation
Author(s): Sharman, D.B.; Zuckert, D.
Conference Title: IEE Colloquium on Document Image Processing and Multimedia Environments (Digest No.1995/191) p.8/1-5
Publisher: IEE, London, UK
Publication Date: 1995 Country of Publication: UK 118 pp.
Material Identity Number: XX96-00284
Conference Title: IEE Colloquium on Document Image Processing and Multimedia Environments (Digest No.1995/191)
Conference Sponsor: IEE
Conference Date: 2 Nov. 1995 Conference Location: London, UK
Language: English
Subfile: C
Copyright 1996, IEE

...Abstract: ATM has been to extend the range of services available to the consumer to include **payment** transactions eg. **bill payment** and cheque deposit. These additional services now make it possible for an ATM to provide...

... of the DPM. Central to this solution is the document processing transaction that requires the payment **ATM** to accept a **document** from the consumer and read the relevant information from it so the data can be...

...Identifiers: **bill payment** ;
1995

11/3,K/13 (Item 2 from file: 2)
DIALOG(R) File 2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

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03840595 INSPEC Abstract Number: D91000818

Title: Bank ties newest ATM to System 36

Author(s): Van Collie, S.C.

Journal: Bank Management vol.66, no.11 p.74

Publication Date: Nov. 1990 Country of Publication: USA

ISSN: 1049-1775

Language: English

Subfile: D

...Abstract: in the country. The machine, which can be installed through-the-wall or in a kiosk , cashes individual checks and dispenses up to 7600 bills in four denominations and coins. CBC also purchased Arkansas Systems' 24...

1990

11/3,K/14 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

03329938 INSPEC Abstract Number: D89000622

Title: What role for ATMs?

Journal: ABA Banking Journal vol.80, no.11 p.45-8

Publication Date: Nov. 1988 Country of Publication: USA

CODEN: ABAJD5 ISSN: 0194-5947

Language: English

Subfile: D

Abstract: The automated teller machine has found a permanent place in American banking. But, just as the plastic card didn't wholly replace checks or cash , the ATM hasn't wholly replaced the teller. There were the predictions the machines would cut costs...

1988

11/3,K/15 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

02793730 INSPEC Abstract Number: C87006770

Title: Automatic teller machine check-cashing mechanism with video digitizing camera

Journal: IBM Technical Disclosure Bulletin vol.29, no.1 p.433-4

Publication Date: June 1986 Country of Publication: USA

CODEN: IBMTAA ISSN: 0018-8689

Language: English

Subfile: C

Title: Automatic teller machine check-cashing mechanism with video digitizing camera

Abstract: Discloses a check -cashing automatic teller machine , in which a video camera and associated logic capture and store a digitized image of...

1986

11/3,K/16 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

Search report

02490978 INSPEC Abstract Number: D85002048

Title: Amex ATMs boost bank transactions, enhance company's positive image

Author(s): Ritzer, J.R.

Journal: Bank Systems & Equipment vol.22, no.4 p.69-71

Publication Date: April 1985 Country of Publication: USA

CODEN: BSEQD6 ISSN: 0146-0900

Language: English

Subfile: D

Abstract: Initiated in 1981 as an offshoot of American Express's Travelers Cheque Dispensing Program, the Express Cash ATM system is affiliated with eight electronic funds transfer networks linking institutions in 32 states. About 2.1 million card members have access to...

...Identifiers: electronic funds transfer networks...

1985

11/3,K/17 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

02435299 INSPEC Abstract Number: D85001072

Title: Use MICR encoder alone or with teller machine

Journal: Bank Systems & Equipment vol.22, no.1 p.64

Publication Date: Jan. 1985 Country of Publication: USA

CODEN: BSEQD6 ISSN: 0146-0900

Language: English

Subfile: D

Title: Use MICR encoder alone or with teller machine

Abstract: Check processing is an expensive job, and the Model BE-810 MICR encoder from Sharp Electronics Corp. can help banks save money by eliminating steps in the...

... to record transaction information as checks are passing through the machine to be encoded. The MICR encoder can also be attached to either one or two BE-6500 teller terminals to allow tellers to encode checks at the window. Checks do not have to go through proofing department to be encoded.

...Identifiers: MICR encoder

1985

11/3,K/18 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

02355314 INSPEC Abstract Number: C85003202

Title: Automatic teller machine accepts MICR check encoding

Author(s): Coates, R.E.; Svilags, J.

Author Affiliation: IBM Corp., Armonk, NY, USA

Journal: IBM Technical Disclosure Bulletin vol.27, no.1A p.119

Publication Date: June 1984 Country of Publication: USA

CODEN: IBMTAA ISSN: 0018-8689

Language: English

Subfile: C

Title: Automatic teller machine accepts MICR check encoding

Abstract: With cheque MICR reader facility added to an automatic teller machine, the customer can enter details supplementing the information on

Search report

the **MICR** line which can be utilized as an audit trail.

...Identifiers: **MICR** reader facility
1984

11/3,K/19 (Item 8 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

02248152 INSPEC Abstract Number: D84001197

Title: ATM cashes checks, dispenses **exact change**
Journal: Bank Systems & Equipment vol.21, no.2 p.88
Publication Date: Feb. 1984 Country of Publication: USA
CODEN: BSEQD6 ISSN: 0146-0900
Language: English
Subfile: D

Title: ATM cashes checks, dispenses **exact change**

Abstract: An ATM which can **dispense** exact change to the penny, cash paychecks and accept check **deposits** without **deposit** slips or envelopes has been developed by IBM, Information Systems Group. The unit can **dispense** pennies, nickels, dimes, and quarters, and bills in five denominations. Designed for use in banks...

...locations, the IBM 4730 Personal Banking Machine also provides the usual ATM functions including account **transfers**, payments, **deposits** and withdrawals. The unit automatically **dispenses** the amount of change using the next lowest denomination of bills or coins when a currency cartridge becomes empty. The IBM Personal Banking Machine has a separate envelope **deposit** slot for cash **deposits** and **deposits** containing both cash and checks.

...Identifiers: check **deposits** ; ...

...account **transfers** ; ...

...**deposits** ; ...

...cash **deposits**

1984

11/3,K/20 (Item 9 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

02137127 INSPEC Abstract Number: D83001072

Title: Displacing the check
Journal: Economic Review Federal Reserve Bank of Atlanta vol.68, no.8
p.1-47
Publication Date: Aug. 1983 Country of Publication: USA
CODEN: ECRWDA ISSN: 0732-1813
Language: English
Subfile: D

...Abstract: of technological diffusion allows examination of the extent and speed of means for displacing personal **checks** : the automated **teller machine** (**ATM**); the debit card; and the **bill -payment** device. The general conclusion is that the volume of personal check writing has stopped growing...

...Identifiers: **bill -payment** device

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1983

11/3,K/21 (Item 10 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

01754129 INSPEC Abstract Number: C81033108
Title: Automatic banking machine dispenses machine-readable documents
Author(s): Svigals, J.
Author Affiliation: IBM Corp., Armonk, NY, USA
Journal: IBM Technical Disclosure Bulletin vol.23, no.12 p.5305
Publication Date: May 1981 Country of Publication: USA
CODEN: IBMTAA ISSN: 0018-8689
Language: English
Subfile: C

Title: Automatic banking machine dispenses machine-readable documents
Abstract: Describes dispensing pre-encoded magnetic stripe documents in place of one denomination of bills by an automatic teller machine. The value of the magnetic stripe document dispensed would be of a prerecorded value and would then be charged to the recipient's account by the bank, avoiding the need to handle cash. Another application for an automatic teller machine which issues magnetic stripe documents is to issue temporary credit cards to new customers for use during that interval until...

1981

11/3,K/22 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2001 Info. Today Inc. All rts. reserv.

00471853 97CW09-105
Bank uses Java to move online -- First Tennessee answers call for services on the 'net
Gaudin, Sharon
Computerworld , September 8, 1997 , v31 n36 p45, 47, 2 Page(s)
ISSN: 0010-4841
Company Name: First Tennessee Bank

... based online banking services. Explains that the bank is launching services to include online automated teller machine (ATM), check registration, bill paying , and financial advisory services. Claims that the Java-based system will provide the cross-platform...

1997

11/3,K/23 (Item 2 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2001 Info. Today Inc. All rts. reserv.

00313710 93CI05-001
The kiosks are coming! They're going to change campus life
Nelson, Milo
Campus-Wide Information Systems , May 1, 1993 , v10 n3 p17-20, 4 Page(s)
ISSN: 1065-0741
Company Name: MicroTouch Systems; Golden Screens; Electronic Data Systems; Federal Express; Software AG
Product Name: Service Touch Kiosk; Citinfo; Postal Buddy; Federal

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Express Online; Natural Connection

... 5,695) from MicroTouch Systems of Wilmington, MA, which was created as a self-service **kiosk** for ticketing, on-site **check -in** and in-store ordering; Citinfo (\$NA) developed for the Israeli Union of Local Authorities...

... provide a number of municipal information services, including providing maps, delivering facts, and permitting online **bill payments**; Postal Buddy, a new self-service kiosk for the U.S. Postal Service developed by...
1993

11/3,K/24 (Item 3 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2001 Info. Today Inc. All rts. reserv.

00222242 90CW08-306

Let the customer do it From grocery robots to photo kiosks, computerized self-service is in
Kanter, Jerry; Schiffman, Stephen; Horn, J Faye; Maglitta, Joseph
Computerworld , August 27, 1990 , v24 n35 p75-79, 5 Pages
ISSN: 0010-4841

... in self-service'' Joseph Maglitta (p.79) discusses postal service options, automated photo machines; workplace **cash dispensers**, self-service **bank machines**, smart banking systems, self-check -out systems, and information stations. (vl)
1990

11/3,K/25 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2001 The New York Times. All rts. reserv.

07517595 NYT Sequence Number: 908770970504
IS YOUR A.T.M. RIPPING YOU OFF?
Morrow, David J
New York Times, Col. 1, Pg. 1, Sec. 3
Sunday May 4 1997

1997

ABSTRACT:

...Federal and state legislators are introducing bills to ban surcharges; surcharges have made use of **ATM** often more expensive than using **check -cashing** service; table; drawing; map; photos (L)

11/3,K/26 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2001 The New York Times. All rts. reserv.

06265260 NYT Sequence Number: 844730920307
BANKS' PLEA: DROP THAT CHECKBOOK
QUINT, MICHAEL
New York Times, Col. 3, Pg. 39, Sec. 1
Saturday March 7 1992

1992

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ABSTRACT:

Banks continue to try to persuade consumers to put aside their checkbooks and **pay** their **bills** by phone; Citibank, Chase Manhattan and some of nation's other biggest banks are hoping...

...generation of customers who came of age with computers and automatic teller machines will embrace **paying** **bills** by phone; charts (M)

DESCRIPTORS: BANKS AND BANKING; CHECKS AND CHECKING ACCOUNTS; TELEPHONES ; AUTOMATIC TELLER MACHINES (ATM)

11/3, K/27 (Item 3 from file: 474)

DIALOG(R) File 474: New York Times Abs

(c) 2001 The New York Times. All rts. reserv.

00561224 NYT Sequence Number: 023569751211

US Dist Court Judge Hubert L Will rules that remote electronic banking facilities that allow customers to do more than withdraw funds from checking and savings accts constitute bank branching; holds such banking machines, which allow customers to cash checks, make deposits and receive small loans, violate Ill law; Continental Natl Bank and First Natl Bank of Chicago both maintain such terminals (M)

United Press International

New York Times, Col. 5, Pg. 74

Thursday December 11 1975

...do more than withdraw funds from checking and savings accts constitute bank branching; holds such banking machines, which allow customers to cash checks, make deposits and receive small loans, violate Ill law; Continental Natl Bank and First Natl Bank of...
1975

DESCRIPTORS: BANK BRANCHING; BANKS AND BANKING; DATA PROCESSING (INFORMATION PROCESSING) EQUIPMENT AND SYSTEMS; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); LAW AND LEGISLATION (STATE AND LOCAL)

11/3, K/28 (Item 1 from file: 475)

DIALOG(R) File 475: Wall Street Journal Abs

(c) 2001 The New York Times. All rts. reserv.

05765380

NEW ATMS CASH CHECKS ON THE SPOT

PODGER, PAMELA

Wall Street Journal, Col. 6, Pg. 1, Sec. B

Thursday June 14 1990

1990

ABSTRACT:

CoreStates Financial Corp is expected to introduce new generation of automated teller machines designed to cash most checks instantly; demand for such equipment is likely to grow because banks are under